

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

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IN RE

CASE NO. 15-73226

PAUL WERNER

GERALDINE WERNER

2nd Amended

CHAPTER 13 PLAN

Debtor(s) .

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1. The future earnings of the debtor(s) are submitted to the supervision and control of the trustee and the debtor shall pay to the trustee for a period of 60 months, the sum of:

- * \$975 commencing AUG, 2015 through and including OCT, 2015 and \$1420 commencing NOV, 2015 through and including JULY, 2020, the last month of the plan.

2. From the payments so received, the trustee shall make disbursements as follows:

(a) Full payments in deferred cash payments of all claims entitled to priority under 11 U.S.C. Section 507 including Jacoby & Jacoby in the amount of \$2500

(b) Holder of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

ALL POST-PETITION PAYMENTS INCLUDING BUT NOT LIMITED TO MORTGAGE, REAL ESTATE TAXES, INCOME TAXES, COMMON CHARGES AND AUTO PAYMENTS TO BE MADE OUTSIDE THE PLAN BY THE DEBTOR(S) .

SANTANDER(ACCT 1000 AUTO LOAN ON 2008 HYUNDAI SONATA) TO BE PAID \$5,804.06
WELLS FARGO(ACCT 2868 MORTGAGE ON 122 NOEL DR., CENTEREACH,NY) TO BE PAID \$3,449.20

WELLS FARGO(ACCT 0608 2ND MORTGAGE ON 122 NOEL DR., CENTEREACH,NY) IS CURRENT AND TO BE PAID OUTSIDE PLAN

NY STATE DEPT OF TAXATION SECURED CLAIM IN THE AMOUNT OF \$16,979.34 TO BE PAID WITH STATUTORY INTEREST.

IRS SECURED CLAIM TO BE PAID \$5,578.85 PLUS STATUTORY INTEREST

(c) Subsequent and/or concurrently with distribution to secured creditors, dividends to unsecured creditors whose claims are duly allowed as follows:

Pro rata distribution to all timely filed proofs of claims not less than 100%

3. The following executory contracts of the debtor are rejected:

NONE

Title to the debtor(s) property shall revert in the debtor upon completion of the plan, unless otherwise provided in the Order confirming this plan

Throughout the term of this plan, debtor agrees that debtor will not incur post-petition debt over \$1500.00 without first notifying the Chapter 13 trustee in writing.

Dated:9/28/15

/S PAUL WERNER

/S GERALDINE WERNER

/S RICHARD JACOBY

RICHARD Jacoby, Esq.

Attorney for Debtor(s)